

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re Marlaina Koller Croes

Debtor

Case No. 20-22239 (RDD)

Reporting Period: 6/1/20 - 6/30/20

Social Security # ***-**-6000

(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	x	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements		x	
Disbursement Journal	MOR-2 (INDV)	x	
Balance Sheet	MOR-3 (INDV)	x	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	x	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	x	
Debtor Questionnaire	MOR-6 (INDV)	x	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

/s/ Marlaina Koller Croes

Date 8/18/2020

In re Marlaina Koller Croes
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Reporting Period: 6/1/20 - 6/30/20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$ 27.18	\$ 887.86
RECEIPTS		
Unemployment/Economic Impact Payments	\$ 4,830.00	\$ 15,022.00
Interest and Dividend Income	\$ -	\$ -
Alimony and Child Support	\$ -	\$ -
Social Security and Pension Income	\$ -	\$ -
Transfers (non-Debtor spouse)	\$ 740.00	\$ 3,273.36
Gifts		\$ 620.00
Refunds/Exchanges	\$ 123.73	\$ 123.73
Credit Adjustment	\$ 267.50	\$ 267.50
Tax Refund	\$ 9,092.00	\$ 9,092.00
Total Receipts	\$ 15,053.23	\$ 28,398.59
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	\$ -	\$ -
Rental Payment(s)	\$ -	\$ -
Other Secured Note Payments	\$ -	\$ -
Buisness Expenses	\$ 339.99	\$ 1,397.19
Utilities	\$ 1,236.04	\$ 2,003.40
Insurance	\$ 15.00	\$ 515.00
Lease Payments		\$ 1,069.70
Transportation	\$ 454.80	\$ 966.54
IRA Contributions	\$ -	\$ -
Repairs and Maintenance	\$ 1,021.84	\$ 1,177.98
Medical Expenses	\$ 109.09	\$ 309.09
Food, Clothing, Hygiene	\$ 3,519.10	\$ 9,495.55
Household	\$ 2,420.53	\$ 4,035.87
Taxes - Real Estate	\$ -	\$ -
Taxes - Personal Property	\$ -	\$ -
Taxes - Other (<i>attach schedule</i>)	\$ -	\$ -
Travel and Entertainment	\$ 42.45	\$ 638.65
Donation/Chairty	\$ -	\$ 256.83
Bank Service Fees	\$ 1.75	\$ 347.60
Disputed Transactions	\$ 267.50	\$ 267.50
Transfers (non-Debtor spouse) ¹	\$ 4,150.00	\$ 6,983.36
Total Ordinary Disbursements	\$ 13,578.09	\$ 29,464.26

¹ Allocation of tax refund.

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REORGANIZATION ITEMS:		
Professional Fees		
U.S. Trustee Fees	\$ 325.00	\$ 650.00
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items	\$ 325.00	650.00
Total Disbursements (<i>Ordinary + Reorganization</i>)	\$ 13,903.09	\$ 30,114.26
Net Cash Flow (<i>Total Receipts - Total Disbursements</i>)	\$ 1,150.14	\$ (1,715.67)
Cash - End of Month (<i>Must equal reconciled bank statement</i>)	\$ 1,177.32	\$ (827.81)

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	\$ 13,903.09
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	\$ 4,417.50
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 9,485.59

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BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

	DIP #5894			
BALANCE PER BOOKS	\$ 1,177.32			
BANK BALANCE	\$ 1,177.32			
(+) DEPOSITS IN TRANSIT (<i>ATTACH LIST</i>)	\$ -			
(-) OUTSTANDING CHECKS (<i>ATTACH LIST</i>):	\$ -			
OTHER (<i>ATTACH EXPLANATION</i>)				
ADJUSTED BANK BALANCE *	\$ 1,177.32			

*"Adjusted Bank Balance" must equal "Balance per Books"

DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount

OTHER

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

<i>ASSETS</i>	<i>BOOK VALUE AT END OF CURRENT REPORTING MONTH</i>	<i>BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT</i>
SCHEDULE A REAL PROPERTY		
Primary Residence	\$ 350,000.00	\$ 350,000.00
Other Property (<i>attach schedule</i>)		
TOTAL REAL PROPERTY ASSETS	\$ 350,000.00	\$ 350,000.00
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand	\$ 20.50	\$ 350.00
Bank Accounts	\$ 1,177.32	\$ 3,678.32
Security Deposits		
Household Goods & Furnishings	\$ 3,150.00	\$ 3,150.00
Books, Pictures, Art		
Wearing Apparel	\$ 1,500.00	\$ 1,500.00
Furs and Jewelry	\$ 2,000.00	\$ 2,000.00
Firearms & Sports Equipment	\$ 325.00	\$ 325.00
Insurance Policies		
Annuities		
Education IRAs	\$ 1,800.00	\$ 1,800.00
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements	\$ 20,000.00	\$ 20,000.00
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims	\$ 25,280,000.00	\$ 25,280,000.00
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	\$ 32,400.00	\$ 32,400.00
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals	\$ 2,400.00	\$ 2,400.00
Farm Supplies		
Other Personal Property (<i>attach schedule</i>)		
TOTAL PERSONAL PROPERTY	\$ 25,344,772.82	\$ 25,347,603.32
TOTAL ASSETS	\$ 25,694,772.82	\$ 25,697,603.32

<i>LIABILITIES AND OWNER EQUITY</i>	<i>BOOK VALUE AT END OF CURRENT REPORTING MONTH</i>	<i>BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT</i>
<i>LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)</i>		
Federal Income Taxes (not deducted from wages)		
FICA/Medicare (not deducted from wages)		
State Taxes (not deducted from wages)		
Real Estate Taxes		
Other Taxes (<i>attach schedule</i>)		
<i>TOTAL TAXES</i>		
Professional Fees	\$ 76,007.04	
Other Post-petition Liabilities (<i>list creditors</i>)		
<i>TOTAL POST-PETITION LIABILITIES</i>	\$ 76,007.04	
<i>LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)</i>		
Secured Debt	\$ 5,339,150.54	\$ 5,339,150.54
Priority Debt	\$ 3,180,000.00	\$ 3,180,000.00
Unsecured Debt	\$ 13,838,615.37	\$ 13,838,615.37
<i>TOTAL PRE-PETITION LIABILITIES</i>	\$ 22,357,765.91	\$ 22,357,765.91
<i>TOTAL LIABILITIES</i>	\$ 22,433,772.95	\$ 22,357,765.91

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage	\$ 2,615.99	\$ 2,615.99	\$ 2,615.99	\$ 2,615.99		\$ 10,463.96
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees	\$ 19,031.86	\$ 16,717.46	\$ 18,919.81	\$ 14,123.03	\$ 7,214.88	\$ 76,007.04
Other Post-Petition debt (<i>list creditor</i>)						
Total Post-petition Debts	\$ 21,647.85	\$ 19,333.45	\$ 21,535.80	\$ 16,739.02	\$ 7,214.88	\$ 86,471.00

Explain how and when the Debtor intends to pay any past due post-petition debts.

The Debtor plans to reach an agreement with respect to the mortgage through the Loss Mitigation Program.

Professional fees are to be paid in accordance with the order of this Court authorizing the retention of bankruptcy counsel.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
TOTAL PAYMENTS			

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		x
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		x
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		x
4	Is the Debtor delinquent in paying any insurance premium payment?		x
5	Have any payments been made on pre-petition liabilities this reporting period?		x
6	Are any post petition State or Federal income taxes past due?		x
7	Are any post petition real estate taxes past due?		x
8	Are any other post petition taxes past due?		x
9	Have any pre-petition taxes been paid during this reporting period?		x
10	Are any amounts owed to post petition creditors delinquent?		x
11	Have any post petition loans been received by the Debtor from any party?		x
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		x
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		x



P.O. Box 15284
Wilmington, DE 19850

MARLAINA KOLLER
DEBTOR IN POSSESSION ACCOUNT
222 GAILMORE DR
YONKERS, NY 10710-3504

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Plus Banking

for May 27, 2020 to June 25, 2020

Account number: [REDACTED] 5894

MARLAINA KOLLER DEBTOR IN POSSESSION ACCOUNT

Account summary

Beginning balance on May 27, 2020	\$27.18
Deposits and other additions	15,053.23
Withdrawals and other subtractions	-13,903.09
Checks	-0.00
Service fees	-0.00
Ending balance on June 25, 2020	\$1,177.32



Know how to identify and avoid scams

- Don't buy gift cards for someone you don't know, and never send gift cards as payment.
- Never provide access codes to an unsolicited caller or through email or text.
- Hang up if an unsolicited caller asks for money or personal information. Scammers can fake caller ID to trick you, so hang up and call back through a trusted number.

For more tips and information on the tricks scammers use, visit [bankofamerica.com/Security](https://www.bankofamerica.com/Security).

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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender

Deposits and other additions

Date	Description	Amount
05/27/20	NYS DOL UI DD DES:UI DD ID:F610A0830 14 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	525.00
05/27/20	NYS DOL UI DD DES:UI DD ID:F610A0830 14 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	441.00
06/02/20	NYS DOL UI DD DES:UI DD ID:F610A0830 15 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	525.00
06/02/20	NYS DOL UI DD DES:UI DD ID:F610A0830 15 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	441.00
06/09/20	NYS DOL UI DD DES:UI DD ID:F610A0830 16 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	525.00
06/09/20	NYS DOL UI DD DES:UI DD ID:F610A0830 16 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	441.00
06/09/20	CHECKCARD 0609 SHARIS BERRIES FRUITBQ 800-476-9377 NY 7469216016110020352	70.75
06/15/20	BKOFAMERICA ATM 06/15 #000001547 DEPOSIT CENTRAL PLAZA YONKERS NY	9,092.00
06/16/20	NYS DOL UI DD DES:UI DD ID:F610A0830 16 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	525.00
06/16/20	NYS DOL UI DD DES:UI DD ID:F610A0830 16 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	441.00
06/23/20	NYS DOL UI DD DES:UI DD ID:F610A0830 17 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	525.00
06/23/20	NYS DOL UI DD DES:UI DD ID:F610A0830 17 INDN:M KOLLER CO ID:XXXXXXXXXU PPD	441.00
06/24/20	BKOFAMERICA ATM 06/24 #000004658 DEPOSIT CENTRAL PLAZA YONKERS NY	740.00
06/24/20	CHECKCARD 0623 LOWES #01952* MATAMORAS PA 7469216017510099674	52.98
06/25/20	Temporary Credit Adjustment on 06/25/20	66.90
06/25/20	Temporary Credit Adjustment on 06/25/20	65.90
06/25/20	Temporary Credit Adjustment on 06/25/20	52.46

continued on the next page

What's on your mind?

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Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-09-19-0761.A1 | ARGST4RM

Deposits and other additions - continued

Date	Description	Amount
06/25/20	Temporary Credit Adjustment on 06/25/20	48.65
06/25/20	Temporary Credit Adjustment on 06/25/20	33.59
Total deposits and other additions		\$15,053.23

Withdrawals and other subtractions

Date	Description	Amount
05/27/20	Grassy Sprain 05/27 #000221291 PURCHASE Grassy Sprain Har Yonkers NY	-14.57
05/27/20	SHELL SERVICE 05/27 #000774900 PURCHASE SHELL SERVICE S YONKERS NY	-45.67
05/28/20	CHECKCARD 0527 fivebelow.com 844-452-3569 PA 24137460149600121403761	-62.75
05/28/20	CHECKCARD 0527 DUNKIN #340208 Q35 YONKERS NY 24431060149838000007581	-26.44
05/28/20	LOWE'S #3305 05/28 #000982062 PURCHASE LOWE'S #3305 YONKERS NY	-196.69
05/28/20	LOWE'S #3305 05/28 #000644788 PURCHASE LOWE'S #3305 YONKERS NY	-8.87
05/29/20	CHECKCARD 0528 OUR FAMILY WIZARD. COM 952-5488121 MN 24717050149641494401294	-107.79
05/29/20	CHECKCARD 0528 DOORDASH*GARDEN CATERI WWW.DOORDASH.CA 24492150150637635150894	-48.65
05/29/20	CHECKCARD 0528 BJ & EA TWINS INC YONKERS NY 24692160150100793212052	-46.10
05/29/20	CHECKCARD 0528 DUNWOODIE DAIRY YONKERS NY 24011330149900010200286	-58.34
06/01/20	CHECKCARD 0530 DOORDASH*FIVE GUYS WWW.DOORDASH.CA 24492150151637726444254	-33.59
06/01/20	CHECKCARD 0529 SP * INSECT LORE HTTPSINSECTLOCA 24492150151637721733347	-50.01
06/01/20	STOP & SHOP 05 05/30 #000390065 PURCHASE STOP & SHOP 0599 GREENBURGH NY	-164.43
06/01/20	CVS/PHARMACY # 05/30 #000404663 PURCHASE CVS/PHARMACY #00 ARDSLEY NY	-92.98
06/01/20	DECICCO S 0141 05/30 #000060521 PURCHASE DECICCO S 014180 ARDSLEY NY	-36.30
06/03/20	VALUE PLU 485 06/03 #000363130 PURCHASE VALUE PLU 485 TUC YONKERS NY	-9.09
06/04/20	CHECKCARD 0603 FRADELIS YONKERS NY 24011330155900019700063	-23.24
06/04/20	CHECKCARD 0603 GEICO *AUTO MACON DC 24692160155100621627716	-15.00
06/04/20	CHECKCARD 0603 SAMSLUB #6674 ELMSFORD NY 24226380156091003959199	-128.98
06/04/20	LOWE'S #3305 06/04 #000840696 PURCHASE LOWE'S #3305 YONKERS NY	-211.23
06/05/20	CHECKCARD 0603 COMMUNITY SELF STORAGE, 800-789-3638 PA 24137460156500646479983	-300.00
06/05/20	CHECKCARD 0604 APPLE.COM/BILL 866-712-7753 CA 24692160156100168774128 RECURRING	-27.19
06/05/20	CHECKCARD 0604 APPLE.COM/BILL 866-712-7753 CA 24692160156100168783657 RECURRING	-17.40
06/05/20	CHECKCARD 0604 APPLE.COM/BILL 866-712-7753 CA 24692160156100168916737 RECURRING	-2.99
06/05/20	CHECKCARD 0604 APPLE.COM/BILL 866-712-7753 CA 24692160156100167914691	-10.88
06/05/20	CHECKCARD 0604 SHARIS BERRIES FRUITBQ 800-476-9377 NY 24692160156100908937969	-70.75
06/08/20	SHELL SERVICE 06/07 #000830934 PURCHASE SHELL SERVICE S YONKERS NY	-35.52
06/08/20	CHECKCARD 0607 UBER EATS HELP.UBER.COMCA 24492150159713835332409	-20.90
06/08/20	CHECKCARD 0607 BP#9248865BELL YONKERS NY	-10.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
06/09/20	STOP & SHOP 05 06/09 #000851937 PURCHASE STOP & SHOP 0599 GREENBURGH NY	-357.66
06/10/20	CHECKCARD 0609 DUNKIN #302955 Q35 ELMSFORD NY 24431060162838001251578	-28.35
06/10/20	CHECKCARD 0609 PP*refresh beauty bar ELMSFORD NY 24310330161003109110069	-420.00
06/10/20	CHECKCARD 0609 Dr. Miriam Schechner NEW YORK NY 24270740161037205156020	-100.00
06/11/20	CHECKCARD 0610 UBER EATS HELP.UBER.COMCA 24492150162743010154570	-32.14
06/11/20	CHECKCARD 0610 SHERWIN WILLIAMS 705321 WHITE PLAINS NY 24431060162981000122372	-21.01
06/12/20	CHECKCARD 0611 CDT*RESUMENERD 844-363- 844-363-0076 74704540163017041812138	-1.00
06/12/20	CHECKCARD 0611 CDT*RESUMENERD 844-363- 844-363-0076 74704540163017041812146	-0.75
06/12/20	CHECKCARD 0611 APPLE.COM/BILL 800-275-2273 CA 24430990163828743678327	-52.17
06/12/20	CHECKCARD 0611 APPLE.COM/BILL 866-712-7753 CA 24692160164100036544687 RECURRING	-8.70
06/15/20	CHECKCARD 0613 SHELL OIL 57546547506 SUSSEX NJ 24316050166548153017571	-34.40
06/15/20	CHECKCARD 0613 SUNOCO 0042336 HASTINGS-ON-HNY	-20.02
06/15/20	CHECKCARD 0613 BURGER KING 4NY13 HASTINGS ON HNY 24692160166100664575019	-36.90
06/15/20	OPTIMUM 7803 DES:CABLEPMMT ID:52316702 INDN:M KOLLER CO ID:9078030001 PPD	-328.68
06/16/20	SHELL SERVICE 06/16 #000192180 PURCHASE SHELL SERVICE S YONKERS NY	-55.82
06/16/20	CONED RESIDENTIA DES:BILL PAY ID:13823682691 INDN: CONED RESIDENTIAL IMM CO ID:7529181411 TEL	-460.00
06/16/20	QUARTERLY FEE DES:PAYMENT ID:600SBMOIO61 INDN:MARLAINA KOLLER CROES CO ID:1501000502 WEB	-325.00
06/17/20	CHECKCARD 0616 CARLOS RESTAURANT YONKERS NY 24632690169000736045304	-44.30
06/17/20	WALGREENS STOR 06/16 #000915971 PURCHASE WALGREENS STORE 1 YONKERS NY	-75.11
06/17/20	CAPITAL ONE AUTO DES:CARPAY ID:006205152692148 INDN:MARLAINA L KOLLER CO ID:9541719806 TEL	-541.90
06/18/20	CHECKCARD 0617 WHITE PLAINS PARKING-P 914-422-1232 NY 24692160169100440762144	-2.38
06/18/20	CHECKCARD 0617 WHITE PLAINS PARKING-P 914-422-1232 NY 24692160169100440757987	-2.07
06/18/20	CHECKCARD 0617 WHITE PLAINS PARKING-P 914-422-1232 NY 24692160169100440761195	-2.70
06/18/20	CHECKCARD 0617 SUNOCO 0505954801 PARSIPPANY NJ 24022070170016009997393	-43.81
06/18/20	CHECKCARD 0617 ROCKET LAWYER US WWW.ROCKETLAWCA 24492150169637202718965	-39.99
06/18/20	CHECKCARD 0617 UBER EATS HELP.UBER.COMCA 24492150169713417562850	-85.17
06/18/20	NY TLR cash withdrawal from CHK 5894	-2,015.00
06/18/20	WALGREENS STOR 06/18 #000748938 PURCHASE WALGREENS STORE 1 DOBBS FERRY NY	-27.99
06/18/20	WALGREENS STOR 06/18 #000857022 PURCHASE WALGREENS STORE 1 DOBBS FERRY NY	-389.12
06/18/20	AMOCO#1832674A 06/18 #000806150 PURCHASE AMOCO#1832674AR ARDSLEY NY	-63.57

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Withdrawals and other subtractions - continued

Date	Description	Amount
06/18/20	KMART 9416 06/18 #000392188 PURCHASE KMART 9416 WHITE PLAINS NY	-272.86
06/18/20	LESLIE'S POOL 06/18 #000472423 PURCHASE LESLIE'S POOL SPL WHITE PLAINS NY	-15.16
06/18/20	STOP & SHOP 05 06/18 #000428816 PURCHASE STOP & SHOP 0599 GREENBURGH NY	-277.41
06/18/20	SHOPRITE TUCKA 06/18 #000950212 PURCHASE SHOPRITE TUCKAHOE YONKERS NY	-22.83
06/19/20	LOWE'S #3305 06/19 #000977172 PURCHASE LOWE'S #3305 YONKERS NY	-167.95
06/22/20	CHECKCARD 0618 WESTCHESTER AUTO REPAIR YONKERS NY 24801660171016027122408	-10.00
06/22/20	CHECKCARD 0617 U-HAUL MOVING & STORAGE YONKERS NY 24137460171500711330088	-356.57
06/22/20	CHECKCARD 0618 FERRY AUTO CARE INC DOBBS FERRY NY 24692160171100921229411	-349.26
06/22/20	CHECKCARD 0619 MCDONALD'S F12597 YONKERS NY 24427330171740281285981	-23.53
06/22/20	CHECKCARD 0620 DOORDASH*WINGSTOP WWW.DOORDASH.CA 24492150172637433472742	-66.90
06/22/20	NY TLR cash withdrawal from CHK 5894	-45.00
06/22/20	NY TLR cash withdrawal from CHK 5894	-1,340.00
06/22/20	CHECKCARD 0620 Xanadu Inc Yonkers NY 24426290173017168686176	-43.34
06/22/20	BARNESNOBLE 26 06/20 #000608007 PURCHASE BARNESNOBLE 2614 Yonkers NY	-106.58
06/22/20	CHECKCARD 0620 THE HOME DEPOT #4162 MATAMORAS PA 24610430173010202374543	-220.50
06/22/20	SHELL SERVICE 06/20 #000464472 PURCHASE SHELL SERVICE S SCARSDALE NY	-48.35
06/22/20	LOWE'S #3305 06/20 #000395377 PURCHASE LOWE'S #3305 YONKERS NY	-17.96
06/22/20	CHECKCARD 0620 MCDONALD'S F12597 YONKERS NY 24427330172740276677878	-24.42
06/22/20	CHECKCARD 0620 LAW OFFICES OF MICHAEL 212-9013799 NY 24559300173900011514289	-750.00
06/22/20	CHECKCARD 0621 DOORDASH*TOMATILLO TAC WWW.DOORDASH.CA 24492150173637498698321	-52.46
06/22/20	BARNESNOBLE 26 06/21 #000456289 PURCHASE BARNESNOBLE 2614 Yonkers NY	-87.06
06/22/20	RITE AID STORE 06/21 #000592499 PURCHASE RITE AID STORE - ARDSLEY NY	-122.46
06/22/20	CHECKCARD 0621 DUNKIN #351720 Q35 ARDSLEY NY 24431060174838000463436	-15.45
06/22/20	RITE AID STORE 06/21 #000631337 PURCHASE RITE AID STORE - ARDSLEY NY	-7.80
06/22/20	CHECKCARD 0621 LOWES #01952* 570-491-9440 PA 24692160173100691409308	-318.95
06/22/20	CHECKCARD 0621 ODELL LIQUORS YONKERS NY 24013390173002651181668	-42.45
06/22/20	BP#9773912NEPP 06/21 #000523607 PURCHASE BP#9773912NEPPE YONKERS NY	-50.00
06/22/20	CHECKCARD 0621 BP#9773912NEPP YONKERS NY	-39.99
06/22/20	VALUE PLUS PHA 06/21 #000036772 PURCHASE VALUE PLUS PHARM YONKERS NY	-47.82
06/23/20	CHECKCARD 0621 CHALANAS RESTAURANT MOUNT VERNON NY 24744550174560000884526	-76.62
06/23/20	CHECKCARD 0622 MCDONALD'S F12597 YONKERS NY 24427330174730247114810	-39.08
06/23/20	BEST BUY #374 06/23 #000516958 PURCHASE BEST BUY #374 YONKERS NY	-244.93
06/23/20	CVS/PHARMACY # 06/23 #000147285 PURCHASE CVS/PHARMACY #00 YONKERS NY	-54.73
06/23/20	AUTOZONE 4768 06/23 #000757398 PURCHASE AUTOZONE 4768 22 YONKERS NY	-20.68
06/23/20	H MART - YONKE 06/23 #000680622 PURCHASE H MART - YONKERS YONKERS NY	-49.75

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Withdrawals and other subtractions - continued

Date	Description	Amount
06/23/20	CVS/PHARMACY # 06/23 #000053309 PURCHASE CVS/PHARMACY #10 YONKERS NY	-78.57
06/24/20	CHECKCARD 0623 AT&T*BILL PAYMENT 800-331-0500 GA 24493980176812480780264	-447.36
06/24/20	CHECKCARD 0623 STEVES AUTOSPA LLC 570-2962215 PA 24377350176000000787038	-100.00
06/24/20	CHECKCARD 0623 DOORDASH*GARDEN CATERI WWW.DOORDASH.CA 24492150176637705580301	-65.90
06/24/20	CHECKCARD 0624 UBER EATS HELP.UBER.COMCA 24492150176719794366865	-90.52
06/24/20	LOWE'S #3305 06/24 #000390462 PURCHASE LOWE'S #3305 YONKERS NY	-48.81
06/24/20	BARNESNOBLE 26 06/24 #000262150 PURCHASE BARNESNOBLE 2614 Yonkers NY	-43.53
06/24/20	BARNESNOBLE 26 06/24 #000213233 PURCHASE BARNESNOBLE 2614 Yonkers NY	-11.19
06/24/20	CVS/PHARM 0053 06/24 #000862074 PURCHASE CVS/PHARM 00534-- YONKERS NY	-25.00
06/25/20	Grassy Sprain 06/25 #000087259 PURCHASE Grassy Sprain Har Yonkers NY	-30.47
06/25/20	AMOCO#1832674A 06/25 #000346975 PURCHASE AMOCO#1832674AR ARDSLEY NY	-40.83

Total withdrawals and other subtractions **-\$13,903.09**

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

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